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## **CONSUMER CHECKLIST FOR CONSTRUCTION PROJECTS**

### **ASK THE CONTRACTOR –**

- √ Are you licensed or registered with the State and with the county or city?
- √ Do you have proof of liability and workers compensation insurance?
- √ Can you give me three references that I may contact?
- √ How long have you been doing home building or remodeling?
- √ Will the work be performed by your employees or subcontractors?
- √ Who are the subcontractors and are they licensed?
- √ Are you going to apply for the necessary permits?
- √ How long will it take to complete my project?
- √ How much will it cost? [Get at least three written estimates.]
- √ Do you guarantee your workmanship and materials in writing?

### **ASK YOURSELF –**

- √ Can I work within the contractor's schedule?
- √ Were the references I checked pleased with the work or reluctant to recommend? Were they specific about the work that was done or were they vague?
- √ Have I checked with the county or city to see whether contractor is licensed or registered and whether permits and inspections are required for the work? In New Castle County go to the land use page of the County website at [www.co.new-castle.de.us](http://www.co.new-castle.de.us) or call at 395-5555. In Kent County go to the County's planning department at [www.co.kent.de.us/Departments/Planning/landE/](http://www.co.kent.de.us/Departments/Planning/landE/) or call 302-744-2455. In Sussex County call the Planning and Zoning Department at (302) 855-7878.
- √ Have I checked with the Better Business Bureau at (302)230-0108 or at the BBB website at [www.delaware.bbb.org/homepage.html](http://www.delaware.bbb.org/homepage.html) to see if complaints have been made against the contractor?

### **BE VERY CAREFUL WHEN –**

- √ The contractor contacted you first by phone or door-to-door. Never agree to have work done immediately.

Always insist on having time to consider the offer. If the contractor insists that you must make a decision immediately, hang up the phone or close the door.

- √ The price is substantially less than other estimates.
- √ No references are provided or the references seem vague about what work was done.
- √ The contractor offers a “free” home inspection.
- √ The contractor wants full payment up front.
- √ The contractor asks you to make payments sooner than you agreed.
- √ The contractor offers to take you to a bank to withdraw cash.
- √ The contractor uses “high pressure” for example, “the cost will go up if you don’t sign now.”

**ALWAYS HAVE A WRITTEN AND SIGNED CONTRACT THAT INCLUDES –**

- √ The contractor’s full name, address and telephone number.
- √ The total cost of the work.
- √ The start date and estimated completion date.
- √ A detailed description of the work to be performed.
- √ The schedule and method of payment including the first payment, intermediate payments, and the final payment. Customarily, the first payment up to 30%.
- √ Provisions for canceling the contract by either party.
- √ A list of the materials to be used in including quality, color, size, brand names, etc.
- √ A list of the allowances for items not yet selected such as flooring.
- √ Provisions for obtaining any local permits.
- √ An agreement for any change order to be signed by you and the contractor including the date, the change, and the cost.
- √ Any warranty of workmanship or materials.
- √ No blank spaces!

**PAYMENTS –**

- √ Never give full payment at the beginning of the job.
- √ Follow the payment schedule laid out in the contract and do not deviate from the schedule without very good reasons that are put in writing.
- √ If permits were issued, find out if you will receive a Certificate of Completion from the county or city when the work passes their final inspection and don’t make the final payment until the work passes the inspection.
- √ Don’t make your final payment until the work is completed to your satisfaction.

**IF YOU'VE BEEN THE VICTIM OF CONTRACTOR FRAUD –**

Call the Attorney General's Consumer Protection Unit at our state-wide toll-free number - 800-220-5424.

Consumers can also contact us in person at our offices at 820 N. French Street, Fifth Floor, Wilmington, DE 19801 and 114 E. Market Street, Georgetown, DE 19947; by fax at 302-577-6499; and, by email at [consumer.protection@state.de.us](mailto:consumer.protection@state.de.us). Our complaint form is on-line at [www.state.de.us/attgen](http://www.state.de.us/attgen)